

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



PCT



(43) International Publication Date
7 July 2005 (07.07.2005)

(10) International Publication Number
WO 2005/062236 A3

(51) International Patent Classification⁷: G07C 9/00,
H04B 13/00

(21) International Application Number:
PCT/IB2004/004156

(22) International Filing Date:
16 December 2004 (16.12.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
03293218.8 18 December 2003 (18.12.2003) EP

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(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,

AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,
CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FT,
GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD,
MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG,
PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY,
TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU,
ZA, ZM, ZW

(84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, GH,
GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,
ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,
FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO,
SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN,
GQ, GW, ML, MR, NE, SN, TD, TG).

Declaration under Rule 4.17:

— of inventorship (Rule 4.17 (iv))

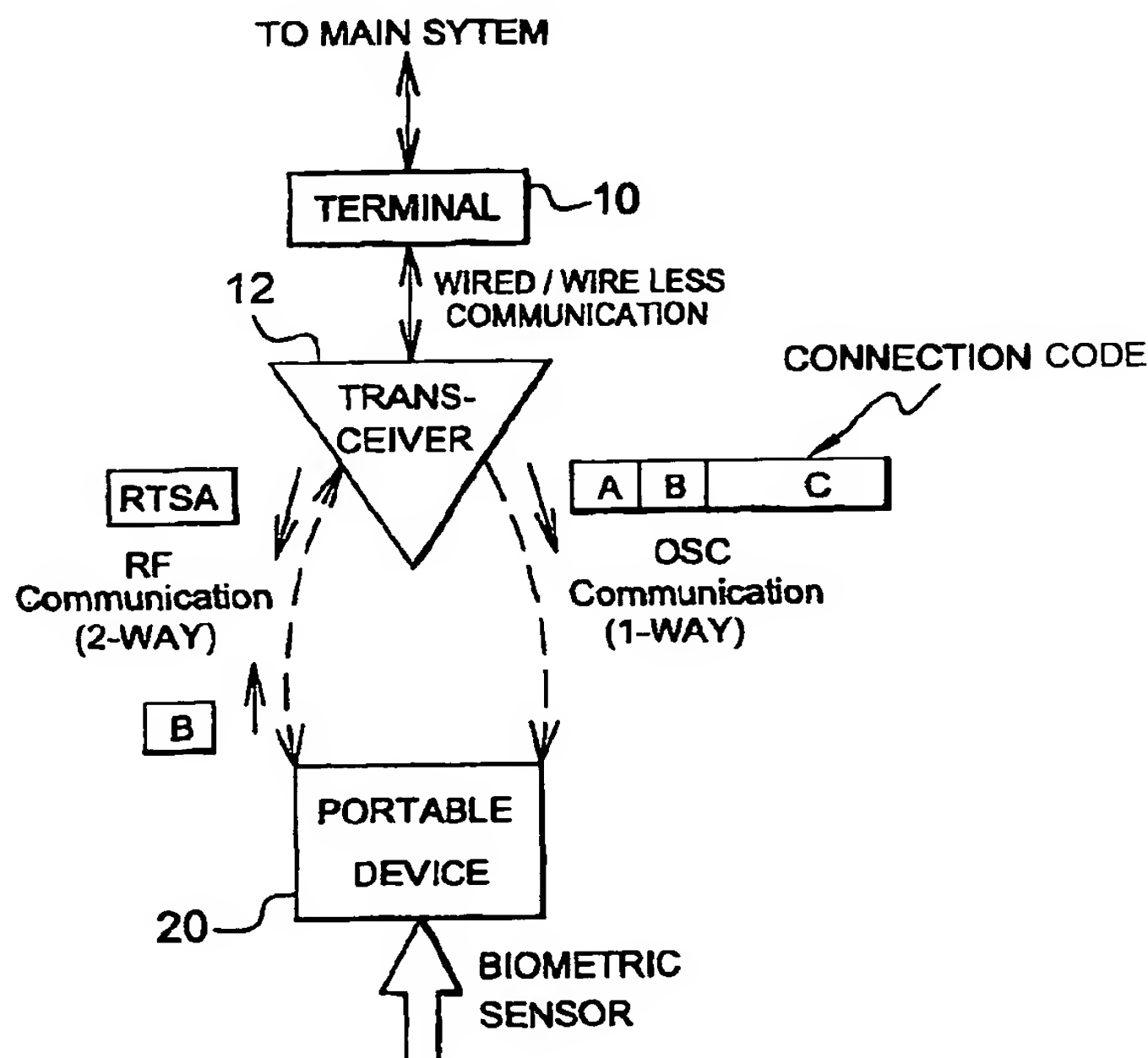
Published:

— with international search report

(88) Date of publication of the international search report:
6 April 2006

For two-letter codes and other abbreviations, refer to the "Guid-
ance Notes on Codes and Abbreviations" appearing at the begin-
ning of each regular issue of the PCT Gazette.

(54) Title: A SYSTEM FOR IDENTIFYING AN INDIVIDUAL IN AN ELECTRONIC TRANSACTION



(57) Abstract: The system comprises a terminal (10, 12), an independent portable device (20) including a data processing means, and a wireless coupling means (RF COMMUNICATION) for exchanging individual-identification data between said terminal and said portable device. A body-medium communication means (OSC COMMUNICATION) including a transmitter in the terminal and a receiver in the portable device is provided to transmit from the terminal to the portable device a connection code (CONNECTION CODE) at the onset of a transaction upon physical contact established by the individual between the terminal and the portable device. A control means in the portable device checks said connection code received and conditionally issues to the terminal through said wireless coupling means (RF COMMUNICATION) a signal for enabling further execution of said transaction in response to said connection code complying with predetermined criteria.

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